

Notice of Allowability	Application No.	Applicant(s)	
	09/657,285	KING, DOUGLAS W.	
	Examiner Nga B. Nguyen	Art Unit 3692	

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the Terminal Disclaimer filed on May 9, 2007.

2. The allowed claim(s) is/are 1,3-5,7-9,11,13,14,16-18,20,21,23,24 and 26-45.

3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some* c) None of the:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) hereto or 2) to Paper No./Mail Date _____.

(b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- 1. Notice of References Cited (PTO-892)
- 2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
- 4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
- 5. Notice of Informal Patent Application
- 6. Interview Summary (PTO-413),
Paper No./Mail Date _____
- 7. Examiner's Amendment/Comment
- 8. Examiner's Statement of Reasons for Allowance
- 9. Other _____.

DETAILED ACTION

1. This Office Action is the answer to the Terminal Disclaimer filed on May 9, 2007, which paper has been placed of record in the file.
2. Claims 1, 3-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-45 are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims 1, 23, 31, and 41 are allowed over the prior arts cited records.

The closest prior arts are:

1) Gottfried (US 6,270,011) discloses a method for providing secure transactions with credit cards by adding a fingerprint scanner at the point-of-sale to obtain fingerprint data, so that a credit card company database can verify the fingerprint data against stored fingerprint information and verify the transaction accordingly. The method is integrated into the existing negotiation protocol between a point-of-sale system and a credit card company database, and uses a human fingerprint and a secure algorithm. The credit card company has the customer fingerprint for comparison on its existing database, and the existing credit card operation will be usual, with the fingerprint data added to it to authenticate and secure the operation via the communication media while making a point-of-sale purchase. In the case of an Internet purchase, the inventive method incorporates an authorization adaptor connected to the user PC, and once the user has made the purchase request, an encrypted communication is then commenced in which a token is sent by the credit card company to the user PC, requesting

fingerprint data. The authorization adaptor provides the fingerprint scan, and sends the data to the user PC in encrypted form, for transfer to the credit card company by a secure communication, for authorization. The fingerprint scanner is based on use of a new sensor employing a technology that maps and matches fingerprints, using coincidence of the features (minutia) on as few as twelve similar points, to determine a match.

2) Talati (US 5,903,878) discloses a method for providing validated electronic commerce transactions. A transaction order generated by a purchaser has a unique transaction identifier associated therewith and the purchase order is transmitted to a merchant and then to a transaction administrator. The transaction administrator contacts the original purchaser and provides the generated unique transaction identifier to confirm whether or not the transaction order was initially provided by the purchaser. Upon verification of origination of the transaction order by the purchaser and other transaction information, the transaction administrator notifies the merchant and the transaction may be completed.

Therefore, it is clear from the description of Gottfried's and Talati's inventions that the prior arts do not consider the possibility of: initiating a verification connection between said consumer location and said third party contractor location, said verification connection including a verification web browser window provided from said on-line merchant location to said consumer location to initiate said verification connection between said consumer location and said third party contractor location, said verification

connection being independent of, and bypassing said on-line merchant location, as included in claims 1, 23, 31, and 41.

4. Claims (3-5, 7-9, 11, 39, 40), (24, 26-30, 45), (32-38), and (13, 14, 16-18, 20, 21, 42-44) are allowed because they are dependent claims of the allowable independent claims 1, 23, 31, and 41 above, in that order.

Conclusion

5. Claims **1, 3-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-45** are allowed.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

Art Unit: 3692

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

Nga Nguyen
NGA NGUYEN
PRIMARY EXAMINER

July 7, 2007